Amendments to the Specification:

Please replace paragraph [0034] with the following amended paragraph:

[0034]   Referring to FIG. 1, illustrative system 10 for facilitating electronic commerce in accordance with the principles of the present invention is described. System 10 comprises a network, e.g., the Internet, that enables communications between primary account user devices 12, sub-account user devices 13, one or more vendor or shipping company computers 14, one or more shipping company computers 16 and service provider computer 15. Primary account user devices 12 and sub-account user devices 13 may be conventional personal computers or Internet appliances.

Please replace paragraph [0035] with the following amended paragraph:

[0035]   Communications network 11 by which the various entities 12-[[15]]16 in system 10 communicate may be based on the Internet, local area networks, wide area networks, private networks, or any other suitable networks that support communications between different parties located at respective computers or other suitable electronic devices.

Please replace paragraph [0042] with the following amended paragraph:

[0042]   With respect to FIG.3, an illustrative method of using system 10 to create a user account with service provider computer 15 are described. At step 31 a user navigates to a signup page at the service provider computer 15. At steps 32 and 33, the user enters personal and financial information

respectively. At step 34[[,]] ~~when~~ the user confirms the information[[,]]. At step 35 the user's account is created at service provider computer 15.

Please replace paragraph [0044] with the following amended paragraph:

[0044] After selecting the link, at step 42, the user enters the personal information of the user who will be assigned to the sub-account, and at step 43, selects the configuration options for the sub-account. At step 44, the user adds funds to the sub-account. At step 45[[,]] ~~once~~ the user confirms the information entered to set up the sub-account[[,]]. At step 46 service provider computer 15 creates a sub-account database maintained by service provider computer 15.

Please replace paragraph [0054] with the following amended paragraph:

[0054] Referring now to FIG. 6, a method of using system 10 to facilitate a purchase transaction using a primary account is described. Step 61 represents the beginning of a purchase transaction. At step 62, a user using user device 12 has selected digital content or tangible goods for purchase and is ready to checkout. At step 63, vendor computer 14 requests service provider ("MSP" at 63, 64, 67, 70, 73, and 76) computer 15 to authorize the purchase.

Please replace paragraph [0055] with the following amended paragraph:

[0055] Upon receiving the request from vendor computer 14, service provider computer 15, at ~~step~~ steps 64 and 65, determines if the user is already logged-in to his or her account on service provider computer 15. If the user is not

already logged in (step 66), service provider computer 15, at step 67, displays the login page to user device 12. At step 68, the user logs in. At step 70, service provider computer first validates the login information provided by the user and then checks the user accounts to make sure that there are sufficient funds in the account to process the transaction. If the user has already logged in (step 69) then steps 67 and 68 are omitted.

Please replace paragraph [0056] with the following amended paragraph:

[0056]   Upon checking the user's balance (step 71), the user may have sufficient funds (step 75), but if [[If]] there are insufficient funds in the user's account to process the transaction (step 72), then, at step 73, service provider computer 15 so informs the user and requests that funds be added to the account (step 73(a)). The user may either approve automatic adding of funds, e.g., by charging a credit card or debit card, or the user may cancel the transaction (step 73(b)) and manually add funds at a later time. At step 74, the user confirms the automatic addition of funds.

Please replace paragraph [0061] with the following amended paragraph:

[0061]   Upon receiving the request from the vendor, service provider computer 15, at ~~step~~ steps 84 and 85, determines if the user is already logged in. If the user is not logged in (step 86), service provider computer 15, at step 87, generates and displays the login page to the user on user device 13. At step 88, the user logs in and at step 90, service provider computer 15 first validates the login information provided by the user and then checks the user account to make sure that there are sufficient funds in the account to process the

transaction (step 91). If the user has already logged in at step 89, then steps 87 and 88 are omitted.

Please replace paragraph [0062] with the following amended paragraph:

[0062] If the user's sub-account has insufficient funds to process the transaction (step 92), then at step 93, service provider computer 15 checks if the sub-account user is authorized to add funds. If the user is not authorized to add funds, step 94, then service provider computer 15, at step 95, informs the user that the transaction cannot be processed due to insufficient funds and advises the user to request the primary account user to add funds to the sub-account.

Please replace paragraph [0063] with the following amended paragraph:

[0063] If the sub-account user is authorized to add funds (step 96), then at step 97 service provider computer 15 informs the user that there are insufficient funds and requests that funds be automatically added to the account (step 97(a)). The user may either approve the automatic addition of funds or cancel the transaction (step 97(b)) and manually add funds at a later time. At step 98, the user confirms automatic addition of funds. Service provider computer 15, at step 100, processes the transaction by debiting the user account and crediting the vendor account. Service provider computer 15 then informs the vendor that the transaction has been processed successfully. Steps 97 and 98 are omitted if the sub-account is determined to have enough funds to pay for the transaction (step 99).

Please replace paragraph [0067] with the following amended paragraph:

[0067]   At step 144, the user receives the E-mail and reviews the transactions listed in the notification sent by service provider computer 15 (step 145). At step 146, if the user does not suspect any unauthorized transactions then, at step 163, the Account Lock Process terminates. If the user suspects that any of the transactions were unauthorized and that the account security may have been compromised (step 147), the user, at step 148, clicks on a link provided in the E-mail to lock the account.

Please replace paragraph [0069] with the following amended paragraph:

[0069]   After validating the security answer, service provider computer 15 offers the user two options to disable the account (step 154): the user may either change the account password or temporarily lock the account. If the user chooses to change the account password (step 155), then service provider computer 15, at step 156, displays the "Change Password Screen". At step 157, the user changes the password and at step 158, service provider computer 15 saves the changed password in the database.